

Invoice

Remit payment to:

First Illinois Title Group, LLC
101 S. State Street, Suite 102
Decatur, IL 62523-1363

Billed to:

Amy Wilson et al

Invoice number: Schmidt et al to TBD

Invoice date: July 29, 2024

Please pay before:

Our file number: D9021-24

Property:

Farmland
Logan County

DESCRIPTION	AMOUNT
Initial Search Fee (Seller)	300.00
Invoice total amount due:	<u>\$ 300.00</u>

CHICAGO TITLE COMPANY
STATEMENT REQUIRED FOR THE ISSUANCE OF ALTA OWNERS AND LOAN POLICIES

Commitment No.: D9021-24

Loan No.: _____

To the best of my knowledge and belief of the undersigned, the following is hereby certified with respect to the land described in the above commitment.

1. That except as noted at the end of this paragraph, within the last six (6) months, (a) no labor, service or materials have been furnished to improve the land, or to rehabilitate, repair, refurbish, or remodel the building(s) situated on the land; (b) nor have any goods, chattels, machinery, apparatus or equipment been attached to the building(s) thereon, as fixtures; (c) nor have any contracts been let for the furnishings of labor, service, materials, machinery, apparatus or equipment which are to be completed subsequent to the date hereof; (d) nor have any notices of lien been received, except the following, if any: _____
2. There are no revolving credit mortgages, line of credit mortgages, home equity loan mortgages or other voluntary liens or mortgages affecting title other than those shown on Schedule B of the Commitment, except the following:

3. That all management fees, if any, are fully paid, except the following: _____
4. That there are no unrecorded security agreements, leases, financing statements, chattel mortgages or conditional sales agreements in respect to any appliances, equipment or chattels that have or are to become attached to the land or any improvements thereon as fixtures, except the following, if any: _____
5. That there are no unrecorded contracts or options to purchase the land, except the following, if any: _____
6. That there are no unrecorded leases, easements or other servitudes to which the land or building, or portion thereof, are subject, except the following, if any: _____
7. That, in the event the undersigned is a mortgagor in a mortgage to be insured under a loan policy to be issued pursuant to the above commitment, the mortgage and the principal obligations it secures are good and valid and free from all defenses, that any person purchasing the mortgage and the obligations it secures, or otherwise acquiring any interest therein, may do so in reliance upon the truth of the matters herein recited, and that this certification is made for the purpose of better enabling the holder or holders, from time to time, of the above mortgage and obligations to sell, pledge, or otherwise dispose of the same freely at any time, and to insure the purchasers or pledges thereof against any defenses thereto by the mortgagor or the mortgagors heirs, personal representative or assigns.
8. That I/we am/are the purchaser(s) or mortgagor(s) of land improved with a residential dwelling not exceeding four units, and no current survey or mortgagee's inspection report has been furnished to or is available to me/us.

The undersigned makes the above statement for the purpose of inducing First Illinois Title Group, LLC to issue its owners and/or loan policy pursuant to the above commitment.

Seller or Owner

Purchaser

Amy Wilson

Buyer to come

BY: _____

Bryan D. Schmidt

Kimberly Romanski

Kevin Schmidt

LENDER'S DISBURSEMENT STATEMENT: The undersigned hereby certifies that the proceeds of the loan secured by the mortgage to be insured under the loan policy to be issued pursuant to the above commitment were fully disbursed to or on the order of the mortgagor on _____. You are hereby authorized to date down the above commitment to cover the date of said disbursement.

Dated: _____

Signature: _____



CHICAGO TITLE
INSURANCE COMPANY[®]

ALTA COMMITMENT FOR TITLE INSURANCE

issued by
CHICAGO TITLE COMPANY

NOTICE

IMPORTANT - READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

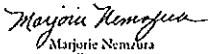
COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I - Requirements; Schedule B, Part II - Exceptions; and the Commitment Conditions, Chicago Title Company, a Florida corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I - Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

CHICAGO TITLE INSURANCE COMPANY

By: 
Michael J. Nolan
President

ATTENT: 
Marjorie Nemura
Secretary

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72C170B

ALTA Commitment for Title Insurance (7-1-21)

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COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.

2. If all of the Schedule B, Part I - Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- a. the Notice;
- b. the Commitment to Issue Policy;
- c. the Commitment Conditions;
- d. Schedule A;
- e. Schedule B, Part I - Requirements; and
- f. Schedule B, Part II - Exceptions; and
- g. a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

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5. LIMITATIONS OF LIABILITY

- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - i. comply with the Schedule B, Part I - Requirements;
 - ii. eliminate, with the Company's written consent, any Schedule B, Part II - Exceptions; or
 - iii. acquire the Title or create the Mortgage covered by this Commitment.
- b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I - Requirements have been met to the satisfaction of the Company.
- g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- d. The deletion or modification of any Schedule B, Part II - Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

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9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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CHICAGO TITLE INSURANCE COMPANY®

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: First Illinois Title Group, LLC
 Issuing Office: 101 S. State Street, Suite 102, Decatur, IL 62523-1363
 Issuing Office's ALTA® Registry ID:
 Commitment No.: D9021-24
 Issuing Office File No.: D9021-24
 Property Address: Farmland

SCHEDULE A

1. Commitment Date: July 23, 2024 at 08:00 AM

2. Policy to be issued:

a. ALTA Owner's Policy 2021

Proposed Insured: Buyer to come

Proposed Amount of Insurance: \$10,000.00

The estate or interest to be insured: fee simple

3. The estate or interest in the Land at the Commitment Date is:

fee simple

4. The Title is, at the Commitment Date, vested in:

Amy Wilson, Bryan D. Schmidt, Kimberly Romanski, and Kevin Schmidt

5. The Land is described as follows:

(The South Half (S1/2) of the South Half (S1/2) of Section Two (2), Township Eighteen (18) North, Range Four (4) West of the Third Principal Meridian, Logan County, Illinois, **EXCEPTING THEREFROM** the following described tract:

Commencing at a railroad spike over a stone marking the Southeast corner of said Section Two (2), thence N 90°0'0" W upon the South line of said Section Two (2), a distance of 1,589.22 feet to a railroad spike, the true point of beginning; thence N 0°12'04" E a distance of 356.82 feet to an iron pin; thence N 88°08'34" W a distance of 234.18 feet to an iron pin; thence S 86°57'44" W a distance of 164.47 feet to an iron pin; thence S 0°04'54" W a distance of 355.69 feet to a railroad spike located upon the South line of said Section Two (2), thence N 90°0'0" E upon said South line a distance of 397.55 feet to the point of beginning. Except coal and other minerals underlying the surface of said land and all rights and easements in favor of the estate of said coal and other minerals). Situated in Logan County, Illinois.

Permanent Index No.: 14-002-003-50

Common Address: Farmland (Logan County, Illinois)

CHICAGO TITLE INSURANCE

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SCHEDULE A
(Continued)

By: Nancy M. Handegren
First Illinois Title Group LLC
101 S. State Street, Suite 102
Decatur, IL 62523
Office (217) 422-2420
Facsimile (217) 422-4520

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SCHEDULE B, PART I - REQUIREMENTS

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
6. The "Good Funds" section of the Title Insurance Act (215 ILCS 155/26) is effective January 1, 2010. This Act places limitations upon our ability to accept certain types of deposits into escrow. Please contact your local Title office regarding the application of this new law to your transaction.
7. Effective June 1, 2009, pursuant to Public Act 95-988, satisfactory evidence of identification must be presented for the notarization of any and all documents notarized by an Illinois notary public. Satisfactory identification documents are documents that are valid at the time of the notarial act; are issued by a state or federal government agency; bear the photographic image of the individual's face; and bear the individual's signature.
8. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.
9. All of the following Requirements must be met:
 1. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records. See Specific Requirements.
 2. Pay taxes and assessments unless shown as paid. For specific tax information see Schedule B.
 3. Record discharges of mortgages referenced in Schedule B II.

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SCHEDULE B, PART II - EXCEPTIONS

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

General Exceptions

1. Rights or claims of parties in possession not shown by Public Records.
2. Any encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment that would be disclosed by an accurate and complete land title survey of the Land.
3. Easements, or claims of easements, not shown by the Public Records.
4. Any lien or right to a lien for services, labor, material, or equipment heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Taxes or special assessments which are not shown as existing liens by the Public Records.
6. We should be furnished a properly executed ALTA statement and, unless the land insured is a condominium unit, a survey if available. Matters disclosed by the above documentation will be shown specifically.
7. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I -Requirements are met.

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SCHEDULE B - PART II

(Continued)

8. The lien of taxes for the year 2023 and thereafter.

Permanent Index Number:14-002-003-50

First installment 2023 taxes \$4,348.01 has not been paid and is now delinquent.

Second installment 2023 taxes \$4,348.01 has not been paid and is due September 3, 2024.

2024 General real estate taxes are not yet due or payable.

NOTE: The above tax code is shown for informational purposes only and no liability is assumed therefore. It is a known fact that parcels are re-assigned tax code numbers mainly as a result of property division. These re-assignments occur sometimes after our search and as a result no liability can be assumed. Furthermore, no liability can be assumed for the lien for additional taxes that may result for any year in which there is construction of new or additional improvements in such year, which will be assessed in a subsequent year and added to a subsequent year's tax bill.

NOTE: The above stated tax information is provided as of the effective date of this commitment. Such tax liability can change at any time. After the effective date of this commitment, the County Treasurer and/or County Assessor should be contacted to determine whether tax liabilities have changed.

9. Right of Way Grant from Robert N. Trapp and Winifred Dell Trapp, his wife, Linda Louise Trapp Splain and Daniel Splain, her husband and Winifred Kathleen Trapp Smith Kilhoffer and Charles Kilhoffer, her husband, Lydia Robin Trapp Minick, a single woman, Richard Michael Trapp and Debra Trapp, his wife to ANR Pipeline Company, a Delaware Corporation dated September 16, 1992 and recorded February 17, 1993, in Book 224 on Page 117, as Document No(s). 369439, 369440, 369441, 369442, and 369443.

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SCHEDULE B - PART II

(Continued)

10. Gate Valve Permit from Robert N. Trapp and Winifred Dell Trapp to ANR Pipeline Company, a Delaware corporation dated October 13, 1992 and recorded February 17, 1993, in Book 224 on Page 142, as Document No. 364444.

Counterpart Gate Valve Permit from Winifred Kathleen Trapp Smith Kilhoffer and Charles K. Kilhoffer to ANR Pipeline Company, a Delaware corporation dated February 20, 1993 and recorded May 4, 1993 in Book 233 on Page 82, as Document No.: 370844.

Counterpart Gate Valve Permit from Lydia Robin Trapp Minick to ANR Pipeline Company, a Delaware corporation dated February 13, 1993 and recorded May 4, 1993 in Book 233 on Page 84, as Document No.: 370845.

Counterpart Gate Valve Permit from Richard Michael Trapp and Debra J. Trapp to ANR Pipeline Company, a Delaware corporation dated March 8, 1993 and recorded May 4, 1993 in Book 233 on page 86, as Document No.: 370846.

Counterpart Gate Valve Permit from Linda Louise Trapp Splain and Daniel L. Splain to ANR Pipeline Company, a Delaware corporation dated February 23, 1993 and recorded May 4, 1993 in Book 233 on Page 88, as Document No.: 370847.

Assignment, Bill of Sale and Conveyance from ANR Pipeline Company, a Delaware corporation to Central Illinois Light Company, an Illinois corporation dated May 15, 1994 and recorded June 15, 1994 in Book 286 on Page 206, as Document No.: 378840.

11. Memorandum of Agreement by and between Amy Wilson, Bryan D. Schmidt, Kimberly Romanski, and Kevin Schmidt and CG Pike Creek, LLC, a Delaware limited liability company dated December 9, 2020 and recorded June 8, 2021, as Document No. 202100114825.
12. Rights of the Public, the State of Illinois, the Township, the County and the Municipality in and to that part of the land, if any, taken, used or dedicated for roads, streets, alleys or highways.
13. Rights of Way for drainage ditches, feeders, laterals and underground pipe or tile, if any.
14. Rights of a property manager, if any, to a statutory lien on the premises for its property manager's fee.
- Note: Furnish the Company with an Affidavit by the owners stating that there is no property manager for the insured premises. In the absence thereof, provide a waiver of lien by the Property Manager covering the date of recording of the Deed and Mortgage to our insureds.
15. Note: Furnish the Company with an Affidavit by the owners stating that there is no property manager for the insured premises. In the absence thereof, provide a waiver of lien by the Property Manager covering the date of recording of the Deed and Mortgage to our insureds.
16. Existing unrecorded leases and tenancies and all rights thereunder of the lessees and tenants and of any person claiming by, through or under the lessees.

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SCHEDULE B - PART II

(Continued)

17. Rights of adjoining and contiguous owners to have maintained the uninterrupted flow of any stream across the premises.
18. This Commitment should not be construed as insuring a valid title in and to that part of the premises in question which may have been added or subtracted by virtue of any change of course of the creek.
19. As of January 1, 1998, all Agricultural filings for Uniform Commercial Code must be filed in the Office of the Secretary of State of Illinois. The search for this Commitment/Policy only covers filings made in the County Recorder's Office. No examination has been made of the Secretary of State's filings which may affect the property in question.
20. No buyer or buyers have been disclosed. This Commitment is subject to such further exceptions, if any, as may be deemed necessary when such parties are identified.

NOTE: This Commitment is subject to such further exceptions, if any, which may be disclosed after a name search has been made for judgments and other matters against all parties disclosed.

21. All rights and easements in favor of the holder of any interest in the mineral estate or of any party claiming by, through, or under said holder, if any.
22. NOTICE: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
23. Interest of Buyer to come, under an unrecorded contract.
24. Effective June 1, 2009, pursuant to Public Act 95-988, satisfactory evidence of identification must be presented for the notarization of any and all documents notarized by an Illinois notary public. Satisfactory identification documents are documents that are valid at the time of the notarial act; are issued by a state or federal government agency; bear the photographic image of the individual's face; and bear the individual's signature.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Chicago Title Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

72C170B

ALTA Commitment for Title Insurance (7-1-21)

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SCHEDULE B - PART II

(Continued)

25. ALTA Requirements. (We must be furnished with a signed Alta Statement. If no signed statement is received, the following exceptions will be included on any Mortgagee Policy issued:

Rights or claims of parties in possession not shown by the Public Records.

Any encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment that would be disclosed by an accurate and complete land title survey of the Land.

Easements, or claims of easements, not shown by the Public Records.

Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.

Taxes or special assessments which are not shown as existing liens by the Public Records.)

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ALTA Commitment for Title Insurance (7-1-21)

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D9021-24

First Illinois Title Group LLC
Privacy Statement

First Illinois Title Group LLC ("FITG") respect the privacy and security of your non-public personal information ("Personal Information") and protecting your Personal Information is one of our top priorities. This Privacy Statement explains FITG's privacy practices, including how we use the Personal Information we receive from you and from other specified sources, and to whom it may be disclosed. FITG follows the privacy practices described in this Privacy Statement and, depending on the business performed, FITG may share information as described herein.

Personal Information Collected

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites;
- Information about your transactions with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

Disclosure of Personal Information

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures.

Disclosures may include, without limitation, the following:

- To insurance companies, agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- To companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

Disclosure to Affiliated Companies – We are permitted by law to share your name, address and facts about your transaction with other FITG companies, such as insurance companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

Disclosure to Nonaffiliated Third Parties – We do not disclose Personal Information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

Confidentiality and Security of Personal Information

We restrict access to Personal Information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Personal Information.

Access to Personal Information/

Requests for Correction, Amendment, or Deletion of Personal Information

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out who your Personal Information has been disclosed to, and request correction or deletion of your Personal Information. However, FITG's current policy is to maintain customers' Personal Information for no less than your state's required record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Nancy M. Handegan
First Illinois Title Group LLC
PO Box 467
Decatur, IL 62523

Changes to this Privacy Statement

This Privacy Statement may be amended from time to time consistent with applicable privacy laws. When we amend this Privacy Statement, we will post a notice of such changes on our website. The effective date of this Privacy Statement, as stated above, indicates the last time this Privacy Statement was revised or materially changed.